

THE ROCK ISLAND BANK
A member of The Service Banking Group.™

Craig Calhoun
Corporate Image Services, Inc.
1801 East Kimberly Road
Davenport, IA 52807

Dear Craig:

Your creative services have been an asset to our bank. The fresh, new ideas that you have brought to us have been very helpful when planning many promotions.

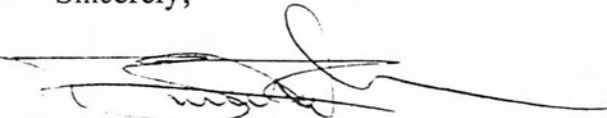
The "THE Cashback Referral" program brochure, which you designed, currently are being distributed to the public. We have had excellent response to program thus far.

Since placement of the television script that you wrote for our passbook and statement savings promotion, accounts have increased more than \$12 million in deposits. This promotion has exceeded our expectations and we feel that the television spot had a great deal to do with the program's success.

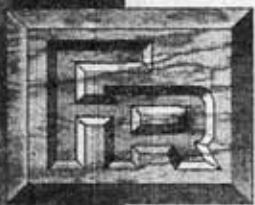
As you know, we continue to use "Make the Move" in all of our media advertising and marketing pieces. This slogan has proven to be a great benefit for us.

We appreciate your work and look forward to your next ideas. Please feel free to use us as a reference concerning your creative services to any client or perspective client.

Sincerely,



Bruce M. Teeple
Vice President
THE Rock Island Bank



The Findley Reports

ON FINANCIAL INSTITUTIONS

The Findley Reports on Financial Institutions

commends the Directors, Officers and Staff of

SOUTH BAY BANK, N.A.

and awards the classification of

PREMIER PERFORMANCE

*for exceeding all of the performance criteria for
such classification during the year of 2000.*


GARY STEVEN FINDLEY, EDITOR